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(D) Doree Pzomani

2005 SEP 12 AM 10:33

Nancy Lichty
1312 Yorkshire Ave.
Casper, WY 82609
(307) 237-9390

Mr. John F. Carter
FDIC - San Francisco Regional Office
25 Jessie St, Suite 2300
San Francisco, CA 94105-2758

Re: Walmart application for Bank Charter

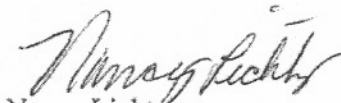
Dear Mr. Carter:

Please accept my comments on the Walmart Application. I am against Walmart forming a bank or other financial institution for the following reasons:

- o Having a bank owned by Walmart in every Walmart store would create an unfair advantage to Walmart as they have 1000s of locations nationwide and would have very little expense in opening these branches
- o I could see that if this is allowed to happen, many banks would go out of business
- o If this happened, Walmart would have a monopoly or near monopoly on banking in many communities.
- o Snowbirds would bank with Walmart as there is one everywhere
- o Students would bank with Walmart for the same reason
- o Allowing Walmart to open a bank would be mixing banking with commerce and there would be strings attached, bring all your banking to Walmart and we'll let you sell your merchandise here.

Please offer great consideration to Banks throughout the United States. There have been few bank failures lately. Keep our industry strong so that we can serve our clients.

Sincerely,



Nancy Lichty
Banker for 18 years